

Fill in this information to identify the case.

Debtor 1 Cheryl Lynn Declouet

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: NORTHERN District of TEXAS
(State)

Case number 14-30153-HDH-13

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust

Court claim no. (if known): 13-1

Last 4 digits of any number you use to identify the debtor's account: 8 0 4 6

Property address: 1328 Clearwater Drive
Number Street

Grand Prairie TX 75052
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: / /
MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ 29,860.98
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ 0.00
- c. **Total.** Add lines a and b. (c) \$ 29,860.98

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

03/01 2016
MM / DD / YYYY

Debtor 1 **Cheryl Lynn Declouet** Case number (if known) **14-30153-hdh-13**

First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

x /s/ Brian Sindell

Signature

Date **11 27 2017**
____/____/____

Print **Brian Sindell** **Assistant Vice President**

First Name Middle Name Last Name Title

Company **BSI Financial Services**

If different from the notice address listed on the proof of claim to which this response applies:

Address **1425 Greenway Drive, Suite 400**

Number Street

Irving TX 75038

City State ZIP Code

Contact phone **949 679 6696** **mcampos@bsifinancial.com**

(____) ____-____ Email _____

PAGE : 1

ACCOUNT NUMBER



QUOTE PURPOSE

QUOTE TYPE BANKRUPTCY

QUOTE NUMBER

1

GOOD THROUGH DATE

11/30/17

CREATED DATE

11/27/17

PAYMENT ADJUSTED DUE DATE	PRINCIPAL & INTEREST	ESCROW INSURANCE	CREDIT	ANCILLARY PYMT SHRT	PARTIAL	ADJUSTMENTS TOTAL
03/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
04/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
05/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
06/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
07/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
08/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
09/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
10/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
11/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
12/01/16	856.10	470.74	0.00	0.00	0.00	1,326.84
01/01/17	856.10	470.74	0.00	0.00	0.00	1,326.84
02/01/17	856.10	470.74	0.00	0.00	0.00	1,326.84
03/01/17	856.10	470.74	0.00	0.00	0.00	1,326.84
04/01/17	856.10	470.74	0.00	0.00	0.00	1,326.84
05/01/17	856.10	470.74	0.00	0.00	0.00	1,326.84
06/01/17	856.10	803.63	0.00	0.00	0.00	1,659.73
07/01/17	856.10	803.63	0.00	0.00	0.00	1,659.73
08/01/17	856.10	803.63	0.00	0.00	0.00	1,659.73
09/01/17	856.10	803.63	0.00	0.00	0.00	1,659.73
10/01/17	856.10	803.63	0.00	0.00	0.00	1,659.73
11/01/17	856.10	803.63	0.00	0.00	0.00	1,659.73

PRINCIPAL ADJUSTED & INTEREST	ESCROW INSURANCE	CREDIT	ANCILLARY PYMT SHRT	PARTIAL	TOTAL	ADJUSTMENTS TOTAL
17,978.10	11,882.88	0.00	0.00	0.00	29,860.98	0.00
ADDITIONAL PAYMENTS:						
GRAND TOTAL				29,860.98	0.00	29,860.98



Payment Changes			
Date	P&I	Escrow	Total
POC			1317.91
N/A			

Loan Information	
Loan #	
Borrower	Declouet
Date Filed	1/6/2014, 14 30153
First Post Petition Due Date	2/1/2014
POC Covers	8/1/13 - 1/6/14

- Need copy of prior servicers payment history to confirm application

Date	Amount Rcvd	Post Pet Due Date	Amt Due	Over/Short	Suspense Debit	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date
3/31/2015	\$236.92			\$236.92		\$236.92		\$236.92	\$236.92
4/24/2015	\$344.87			\$581.79		\$344.87		\$344.87	\$344.87
5/22/2015	\$344.87			\$926.66		\$344.87		\$344.87	\$581.79
6/26/2015	\$347.68			\$1,274.34		\$347.68		\$347.68	\$929.47
7/24/2015	\$350.50			\$1,624.84		\$350.50		\$350.50	\$1,279.97
8/28/2015	\$529.48			\$2,154.32		\$529.48		\$529.48	\$1,809.45
9/25/2015	\$357.98			\$2,512.30		\$357.98		\$357.98	\$2,167.43
10/23/2015	\$350.11			\$2,862.41		\$350.11		\$350.11	\$2,517.54
11/20/2015	\$342.23			\$3,200.25		\$342.23		\$342.23	\$2,859.77
12/18/2015	\$342.24			\$4,518.25		\$342.24		\$342.24	\$3,202.01
1/22/2016	\$342.23			\$4,856.09		\$342.23		\$342.23	\$3,544.24
2/26/2016	\$513.35			\$6,174.09		\$513.35		\$513.35	\$4,057.59
3/25/2016	\$342.24			\$6,217.63		\$342.24		\$342.24	\$4,399.83
4/22/2016	\$342.23			\$7,535.63		\$342.23		\$342.23	\$4,742.06
5/27/2016	\$342.24			\$8,853.63		\$342.24		\$342.24	\$5,084.30
6/24/2016	\$339.80			\$10,171.54		\$339.80		\$339.80	\$5,424.10
7/22/2016	\$337.37			\$11,489.45		\$337.37		\$337.37	\$5,761.47
8/26/2016	\$506.06			\$12,816.29		\$506.06		\$506.06	\$6,267.53
9/23/2016	\$337.37			\$14,143.13		\$337.37		\$337.37	\$6,604.90
10/14/2016	\$1,320.00	3/1/2015	\$1,317.91	\$14,152.06	\$2.09			\$0.00	\$6,604.90
10/27/2016	\$337.84			\$14,528.83		\$337.37		\$337.37	\$6,942.27
11/28/2016	\$1,318.00	4/1/2015	\$1,317.91	\$13,433.60	\$0.09			\$0.00	\$6,942.27
12/13/2016	\$337.84			\$14,983.60		\$337.84		\$337.84	\$7,280.11
12/28/2016	\$1,318.00	5/1/2015	\$1,317.91	\$15,215.69	\$0.09			\$0.00	\$7,280.11
1/20/2017	\$43.54			\$15,215.69		\$43.54		\$43.54	\$7,323.65
1/31/2017	\$1,318.00	6/1/2015	\$1,317.91	\$13,897.78	\$0.09			\$0.00	\$7,323.65
3/7/2017	\$1,318.00	7/1/2015	\$1,317.91	\$12,579.87	\$0.09			\$0.00	\$7,323.65
3/30/2017	\$1,317.91	8/1/2015	\$1,317.91	\$11,261.96				\$0.00	\$7,323.65
4/29/2017	\$1,317.91	9/1/2015	\$1,317.91	\$9,944.05				\$0.00	\$7,323.65
5/30/2017	\$1,326.84	10/1/2015	\$1,317.91	\$8,626.14				\$0.00	\$7,323.65
7/17/2017	\$1,326.84	11/1/2015	\$1,317.91	\$7,308.23				\$0.00	\$7,323.65
8/16/2017	\$1,326.84	12/1/2015	\$1,317.91	\$5,990.32				\$0.00	\$7,323.65
9/22/2017	\$376.77			\$5,990.32	\$376.77			\$0.00	\$7,323.65
9/22/2017	\$222.68			\$5,990.32	\$222.68			\$0.00	\$7,323.65
9/22/2017	\$1,550.00	1/1/2016	\$1,317.91	\$4,672.41	\$223.16			\$0.00	\$7,323.65
10/17/2017	\$1,550.00	2/1/2016	\$1,317.91	\$3,354.50	\$223.16			\$0.00	\$7,323.65
				\$3,354.50				\$0.00	\$7,323.65
				\$3,354.50				\$0.00	\$7,323.65
				\$3,354.50				\$0.00	\$7,323.65

POST-PETITION PAYMENT HISTORY

Name: Cheryl Declouet
Loan #: [REDACTED]
Case #: 14-30153
Date Filed: 1/6/14

Date Received	Amount Received	\$ Applied To Payment	Post-Petition Date Paid	Paid To Suspense	Running Suspense Total	Post Petition Payment Amount Due
					\$ -	
					\$ -	
3/14/2014	\$ 1,317.83			\$1,317.83	\$ 1,317.83	
4/14/2014	\$ 1,317.83	\$1,317.91	2/1/2014	(\$0.08)	\$ 1,317.75	\$ 1,317.91
6/9/2014	\$ 1,317.83	\$1,317.91	3/1/2014	(\$0.08)	\$ 1,317.67	\$ 1,317.91
6/30/2014	\$ 1,317.83	\$1,317.91	4/1/2014	(\$0.08)	\$ 1,317.59	\$ 1,317.91
8/12/2014	\$ 1,317.83	\$1,317.91	5/1/2014	(\$0.08)	\$ 1,317.51	\$ 1,317.91
11/4/2014	\$ 1,320.00	\$1,317.91	6/1/2014	\$2.09	\$ 1,319.60	\$ 1,317.91
1/27/2015	\$ 1,320.00	\$1,317.91	7/1/2014	\$2.09	\$ 1,321.69	\$ 1,317.91
3/26/2015	\$ 700.00	\$1,317.91	8/1/2014	(\$617.91)	\$ 703.78	\$ 1,317.91
5/22/2015	\$ 1,050.00	\$1,317.91	9/1/2014	(\$267.91)	\$ 435.87	\$ 1,317.91
			10/1/2014	\$0.00	\$ 435.87	\$ 1,317.91
			11/1/2014	\$0.00	\$ 435.87	\$ 1,317.91
			12/1/2014	\$0.00	\$ 435.87	\$ 1,317.91
			1/1/2015	\$0.00	\$ 435.87	\$ 1,317.91
			2/1/2015	\$0.00	\$ 435.87	\$ 1,317.91
			3/1/2015	\$0.00	\$ 435.87	\$ 1,317.91
			4/1/2015	\$0.00	\$ 435.87	\$ 1,317.91
			5/1/2015	\$0.00	\$ 435.87	\$ 1,317.91
			6/1/2015	\$0.00	\$ 435.87	\$ 1,317.91
			7/1/2015	\$0.00	\$ 435.87	\$ 1,317.91
			8/1/2015	\$0.00	\$ 435.87	\$ 1,317.91
				\$0.00	\$ 435.87	
				\$0.00	\$ 435.87	
				\$0.00	\$ 435.87	

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Response was served on the 28th day of November, 2017. Said Response was filed electronically. Service was accomplished by the method and to the following as indicated.

By: /s/ Richard Anderson
RICHARD E. ANDERSON

BY ELECTRONIC NOTICE OR REGULAR FIRST CLASS MAIL, POSTAGE PREPAID:

DEBTOR

Cheryl Lynn DeClouet
1328 Clearwater Drive (Property)
Grand Prairie, Texas 75052

1328 Clearwater Drive (Mailing)
Grand Prairie, Texas 75052

DEBTOR'S ATTORNEY

C. Daniel Herrin
Herrin Law, PLLC
4925 Greenville Avenue, Suite 130, ecf@herrinlaw.com
Dallas, Texas 75206

TRUSTEE

Thomas Powers
125 E. John Carpenter Frwy., Suite 1100
Irving, Texas 75062

U.S. TRUSTEE

U.S. Trustee
1000 Commerce Street, Room 976
Dallas, Texas 75242

CREDITOR ATTORNEY

Judd A. Austin, Jr.

Henry, Oddo, Austin & Fletcher, PC
1700 Pacific Avenue
Suite 2700
Dallas, TX 75201
(214) 658-1900
(214) 658-1919 (fax)
jaamex@hoaf.com
Assigned: 01/04/2017

representing

**Grand Prairie Lakewood
Homeowners Association, Inc**
c/o SBB Management Company
8360 LBJ Freeway, Suite 300
Dallas, TX 75243
(Creditor)

John R. Callison

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Engel
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Addison, TX 75001
(972) 386-5040
(972) 661-7725 (fax)
ndecf@bdfgroup.com
Assigned: 09/02/2016

representing

**Federal National Mortgage
Association -Fannie Mae, Creditor
CO Seterus, Inc.**
(Creditor)

Alonzo Zachary Casas

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Assigned: 08/25/2017

representing

WELLS FARGO BANK, N.A.
(Creditor)

Craig Andrew Edelman

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Assigned: 04/10/2015

representing

**U.S. BANK NATIONAL
ASSOCIATION**
14841 Dallas Parkway, Suite 300
Dallas, TX 75254
(Creditor)

Andrew David Goldberg

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Representing

**Federal National Mortgage
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CO Seterus, Inc.**
(Creditor)

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Gordon Green

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representing

WELLS FARGO BANK, N.A.
(Creditor)

Beatrice Grevel

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beatriceg@butlerandhosch.com
Assigned: 05/06/2014

representing

U.S. Bank National Association
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Jennine Hovell-Cox

Codilis & Stawiarski, PC
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(281) 925-5339 (fax)
jennine.hovell-cox@tx.cslegal.com
Assigned: 08/14/2017

representing

**Fay Servicing, LLC As Servicing
agent for PROF-2013-M4 Legal Title
Trust II, by U.S. Bank National
Association, as Legal Title Trustee**
(Creditor)

Sherrel K. Knighton

Linebarger, Goggan, Blair & Sampson,
LLP

2777 N. Stemmons Frwy Ste 1000

Dallas, TX 75207

(214)880-0089

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Sherrel.Knighton@lgbs.com

Assigned: 02/24/2014

John Rafferty

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(214) 550-3967 (fax)

John.Rafferty@BuckleyMadole.com

Assigned: 03/21/2017

Assigned: 07/31/2017

LynAlise Tannery

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(214) 550-4124 (fax)

lynalise.tannery@buckleymadole.com

Assigned: 08/26/2016

Assigned: 09/27/2016

Dallas County

Linebarger Goggan Blair &
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Dallas, TX 75207

(Creditor)

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Assigned: 04/02/2014

representing

Federal National Mortgage Association -

Fannie Mae, Creditor CO Seterus, Inc.

(Creditor)

Donna Marie Wilkinson

Barrett Daffin Frappier Turner &
Engel

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Assigned: 08/26/2015

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(Creditor)